

Information to identify the case:

Debtor 1	<u>Jason P. Atkin</u>	Social Security number or ITIN	xxx-xx-2426
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-10314-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jason P. Atkin

8/12/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jason P. Atkin
Debtor

Case No. 20-10314-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Aug 12, 2025

Form ID: 3180W

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2025:

Recip ID	Recipient Name and Address
db	+ Jason P. Atkin, 234 E 4th Street, Waterford, PA 16441-9728
15236816	+ Myers Family Chiropractic Center, 8645 Peach Street, Erie, PA 16509-4722

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 13 2025 04:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 13 2025 04:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15236808	Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Aug 13 2025 00:17:00	Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
15236809	+ EDI: CAPITALONE.COM	Aug 13 2025 04:00:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15240503	EDI: CAPITALONE.COM	Aug 13 2025 04:00:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15236810	+ EDI: WFNNB.COM	Aug 13 2025 04:07:00	Comenitycb/serta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15242007	EDI: DISCOVER	Aug 13 2025 04:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
15236811	+ EDI: DISCOVER	Aug 13 2025 04:00:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15236812	^ MEBN	Aug 13 2025 00:07:14	KML Law Group PC, Attn. Alyk L. Oflazian, Esquire, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
15239097	Email/PDF: resurgentbknofications@resurgent.com	Aug 13 2025 00:31:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15236813	^ MEBN	Aug 13 2025 00:08:04	Michael F. Ratchford, Esquire, Ratchford Law Group, 54 Glenmaura National Blvd., Ste. 104, Moosic, PA 18507-2161
15252246	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 13 2025 00:17:00	Midland Credit Management, Inc. as agent for,

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			Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
15236814	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 13 2025 00:17:00	Midland Funding LLC, 2365 Northside Dr #300, San Diego, CA 92108-2710
15236815	+ Email/Text: ptacct@mchl.org	Aug 13 2025 00:17:00	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
15236817	+ EDI: G2RSPSECU	Aug 13 2025 04:07:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15236818	Email/Text: Bankruptcy.Notices@pnc.com	Aug 13 2025 00:16:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15258813	Email/Text: Bankruptcy.Notices@pnc.com	Aug 13 2025 00:16:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15253005	+ EDI: G2RSPSECU	Aug 13 2025 04:07:00	PSECU, PO BOX 67013, HARRISBURG PA 17106-7013
15260680	EDI: Q3G.COM	Aug 13 2025 04:07:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15236819	+ Email/Text: bankruptcyteam@rocketmortgage.com	Aug 13 2025 00:17:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15243985	+ Email/Text: bankruptcyteam@rocketmortgage.com	Aug 13 2025 00:17:00	Quicken Loans, LLC fka Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		QUICKEN LOANS INC.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15236821	*	Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
15236822	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15236823	*+	Comenitycb/serta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15236824	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15236825	*+	KML Law Group PC, Attn. Alyk L. Oflazian, Esquire, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
15236826	*+	Michael F. Ratchford, Esquire, Ratchford Law Group, 54 Glenmaura National Blvd., Ste. 104, Moosic, PA 18507-2161
15236827	*+	Midland Funding LLC, 2365 Northside Dr #300, San Diego, CA 92108-2710
15236828	*+	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
15236829	*+	Myers Family Chiropractic Center, 8645 Peach Street, Erie, PA 16509-4722
15236830	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15236831	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15236832	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15236833	*+	Scott & Associates, P.C., Attn. Michael B. Voll, Esquire, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
15236820	##+	Scott & Associates, P.C., Attn. Michael B. Voll, Esquire, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237

TOTAL: 2 Undeliverable, 14 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com
Maria Miksich	on behalf of Creditor QUICKEN LOANS INC. mmiksich@kmlawgroup.com
Matthew Fissel	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, wbecf@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Jason P. Atkin rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7